

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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PATENT & TRADEMARK OFFICE  
U.S. DEPARTMENT OF COMMERCE

In re patent application of: ) Date: April 30, 2003  
Thomas J. Foth et al. ) Attorney Docket No.: E-974  
Serial No.: 09/474,492 ) Customer No.: 00919  
Filed: December 29, 1999 ) Group Art Unit: 3624  
Confirmation No.: 2311 ) Examiner: Steven Wasylchak  
  
Title: **METHOD AND APPARATUS FOR PROVIDING ELECTRONIC  
REFUNDS IN AN ONLINE PAYMENT SYSTEM**

**AMENDMENT UNDER 37 CFR 1.116**

**RECEIVED**

MAY 13 2003

Assistant Commissioner for Patents  
Washington, D.C. 20231

**GROUP 3600**

Sir:

In response to the Office Action dated September 30, 2002, attached are:

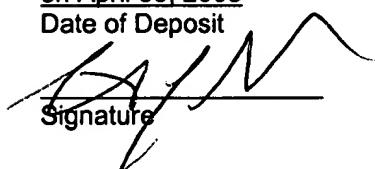
- 1.) Introductory Comments;
- 2.) Amendments to the Claims; and
- 3.) Remarks.

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Assistant Commissioner for Patents  
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on April 30, 2003  
Date of Deposit



Signature

Steven J. Shapiro (#35,677)  
Name of Registered Rep.

April 30, 2003  
Date

**Introductory Comments**

This amendment to claims 14-24 is being filed in order to correct a minor informality in the dependency of the claims and is being filed concurrently with a Brief on Appeal.